

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
OLENICK, EVELYN M.	§	Case No. 05-49592 KW
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

MARK A. BEATRICE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/MARK A. BEATRICE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	GMAC 2740 Arthur Street Roseville, MN 55113-1303					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	George L. White, IV, Esq. 600 Wick Building Youngstown, OH 44503					
	Home Savings & Loan Company PO Box 1111 Youngstown, OH 44501-1111					
	CORTLAND SAVINGS AND BANKING COMPAN					
TOTAL SECURED CLAIMS				\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BEATRICE, MARK A.					
BEATRICE, MARK A.					
MRSC INSURANCE PARTNERS					
MRSC INSURANCE PARTNERS					
MRSC INSURANCE PARTNERS, LLC					
MYERS-REESE INSURANCE AGENCY					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Brent E. Baker, Esq. Newman, Olson, Kerr 11 Federal Plaza West Suite 1200 Youngstown, OH 4503					
	Capital One Bankruptcy Dept. PO Box 85167 Richmond, VA 23285-5167					
	Capital One Bankruptcy Dept. PO Box 85167 Richmond, VA 23285-5167					
	Chase Account Inquiries PO Box 15298 Wilmington, DE 19850-5298					
	Chase Account Inquiries PO Box 15298 Wilmington, DE 19850-5298					
	Citicards PO Box 183054 Columbus, OH 43218					
	Citicards PO Box 183065 Columbus, OH 43218					
	Cortland Savings & Banking Comany 194 Main Street Cortland, OH 44410					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Discover PO Box 15316 Wilmington, DE 19850-5316					
	First National Bank of Omaha PO Box 2951 Omaha, NE 68103-2951					
	First National Bank of Omaha PO Box 2951 Omaha, NE 68103-2951					
	Javitch Block & Rathbone 1300 East 9th St. 14th Floor Cleveland, OH 44114-1503					
	Javitch Block & Rathbone 1300 East 9th St. 14th Floor Cleveland, OH 44114-1503					
	Key Bank PO Box 142319 Irving, TX 75014-2319					
	Key Bank PO Box 9004 Des Moines, IA 50368					
	MBNA America PO Box 15026 Wilmington, DE 19850-5026					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	True Logic Financial Corporation 7100 E. Bellview Avenue Suite 308 Englewood, CO 80111-1634					
000001	DISCOVER BANK/DFS SERVICES LLC					
000003	ECAST SETTLEMENT CORPORATION ASSIGN					
000002	FIA CARD SERVICES, N. A.					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit 8

Case No: 05-49592 KW Judge: Kay Woods
Case Name: OLENICK, EVELYN M.

Trustee Name: MARK A. BEATRICE
Date Filed (f) or Converted (c): 10/15/05 (f)
341(a) Meeting Date: 12/20/05
Claims Bar Date: 03/04/08

For Period Ending: 10/12/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 6525 Applewood Blvd., Youngstown, OH	110,000.00	2,908.00	OA	0.00	FA
2. 3700 Villa Marie, Lowellville, OH (1/3 ownership) Debtor jointly owned this undeveloped real property.	17,000.00	1.00		10,000.00	FA
3. CHECKING ACCT. - KEY BANK	1,000.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS & FURNISHINGS	2,500.00	0.00	DA	0.00	FA
5. CLOTHING	500.00	0.00	DA	0.00	FA
6. JEWELRY	2,500.00	0.00	DA	0.00	FA
7. JOHN HANCOCK VARIABLE LIFE INS. POLICIES	Unknown	0.00	DA	0.00	FA
8. BUTLER WICK MUTUAL FUND ACCT.	10,990.00	10,000.00		12,107.04	FA
9. Post-Petition Interest Deposits (u)	Unknown	0.00		171.35	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$144,490.00	\$12,909.00	\$22,278.39	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE LIQUIDATED DEBTOR'S MUTUAL FUNDS AT BUTLER WICK AND RECENTLY COMPROMISED DEBTOR'S INTEREST IN UNDEVELOPED LAND WITH CARVE OUT FROM LIENHOLDER.

Initial Projected Date of Final Report (TFR): 03/30/07 Current Projected Date of Final Report (TFR): 06/30/10

/s/ MARK A. BEATRICE

Date: 10/12/10

MARK A. BEATRICE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit 9

Case No: 05-49592 -KW
Case Name: OLENICK, EVELYN M.

Trustee Name: MARK A. BEATRICE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0861 MONEY MARKET - INTEREST

Taxpayer ID No: *****9249
For Period Ending: 10/12/10

Blanket Bond (per case limit): \$ 1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
09/18/06	8	Butler Wick & Co., Inc.		1129-000	12,107.04		12,107.04
09/29/06	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	3.63		12,110.67
10/31/06	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.29		12,120.96
11/30/06	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	9.96		12,130.92
12/22/06	000101	MYERS-REESE INSURANCE AGENCY 31500 Bainbridge Road, #5 Solon, OH 44139	PRO RATA BOND PREMIUM PRO RATA BOND PREMIUM	2300-000		15.29	12,115.63
12/29/06	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.30		12,125.93
01/31/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.30		12,136.23
02/28/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	9.31		12,145.54
03/30/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.31		12,155.85
04/30/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	9.99		12,165.84
05/31/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.33		12,176.17
06/29/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.00		12,186.17
07/31/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.35		12,196.52
08/31/07	9	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	10.36		12,206.88
09/28/07	9	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	7.77		12,214.65
10/31/07	9	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	7.78		12,222.43
11/30/07	9	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	6.53		12,228.96
12/20/07	000102	MRSC INSURANCE PARTNERS, LLC 31500 Bainbridge Road, Suite 5 Solon, OH 44139	PRO RATA BOND PREMIUM PRO RATA BOND PREMIUM	2300-000		13.33	12,215.63
12/31/07	9	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	5.84		12,221.47
01/31/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	4.84		12,226.31
02/29/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	2.91		12,229.22
03/31/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	2.89		12,232.11
04/30/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	2.51		12,234.62
05/30/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.55		12,236.17

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit 9

Case No: 05-49592 -KW
Case Name: OLENICK, EVELYN M.

Trustee Name: MARK A. BEATRICE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0861 MONEY MARKET - INTEREST

Taxpayer ID No: *****9249
For Period Ending: 10/12/10

Blanket Bond (per case limit): \$ 1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/30/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.50		12,237.67
07/31/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.55		12,239.22
08/29/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.55		12,240.77
09/30/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.51		12,242.28
10/31/08	9	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	1.19		12,243.47
11/28/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.00		12,244.47
12/30/08	000103	MRSC INSURANCE PARTNERS, LLC 31500 Bainbridge Road, Suite 5 Solon, OH 44139	PRO RATA BOND PREMIUM PRO RATA BOND PREMIUM	2300-000		13.95	12,230.52
12/31/08	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.62		12,231.14
01/30/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.10		12,231.24
02/27/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		12,231.33
03/31/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.11		12,231.44
04/30/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.27		12,231.71
05/29/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		12,232.02
06/30/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		12,232.32
07/31/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		12,232.63
08/31/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		12,232.94
09/30/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		12,233.24
10/30/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		12,233.55
11/30/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		12,233.85
12/31/09	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		12,234.16
01/14/10	000104	MRSC INSURANCE PARTNERS, LLC 31500 Bainbridge Rd., Suite 5 Solon, OH 44139	PRO RATA BOND PREMIUM PRO RATA BOND PREMIUM	2300-000		15.86	12,218.30
01/29/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		12,218.61
02/26/10	9	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.28		12,218.89
03/31/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		12,219.20
04/26/10	2	EVELYN M. OLENICK	Liquidation of Real Property	1110-000	10,000.00		22,219.20

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit 9

Case No: 05-49592 -KW
Case Name: OLENICK, EVELYN M.

Trustee Name: MARK A. BEATRICE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0861 MONEY MARKET - INTEREST

Taxpayer ID No: *****9249
For Period Ending: 10/12/10

Blanket Bond (per case limit): \$ 1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/30/10	9	c/o Nadler Nadler & Burdman Co., LPA 20 West Federal St., Suite 600 Youngstown, OH 44503	Interest Rate 0.030	1270-000	0.32		22,219.52
05/14/10	000105	BANK OF AMERICA, N.A. Cortland Savings and Banking Company 194 Main Street Cortland, OH 44410	SECURED CLAIM DISTRIBUTION	4110-000		5,000.00	17,219.52
05/27/10	9	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.44		17,219.96
05/27/10		Transfer to Acct #*****1821	Final Posting Transfer	9999-000		17,219.96	0.00

COLUMN TOTALS	22,278.39	22,278.39	0.00
Less: Bank Transfers/CD's	0.00	17,219.96	
Subtotal	22,278.39	5,058.43	
Less: Payments to Debtors		0.00	
Net	22,278.39	5,058.43	

Page Subtotals 0.76 22,219.96

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit 9

Case No: 05-49592 -KW
Case Name: OLENICK, EVELYN M.

Trustee Name: MARK A. BEATRICE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1821 CHECKING NONINTEREST

Taxpayer ID No: *****9249
For Period Ending: 10/12/10

Blanket Bond (per case limit): \$ 1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/27/10			BALANCE FORWARD				0.00
08/09/10	001000	Transfer from Acct #*****0861 MARK A. BEATRICE, TRUSTEE 201 E. COMMERCE STREET ATRIUM LEVEL TWO YOUNGSTOWN, OHIO 44503	Transfer In From MMA Account	9999-000	17,219.96		17,219.96
			TRUSTEE'S FEE/EXPENSE			3,324.42	13,895.54
			Fees 2,977.84	2100-000			13,895.54
			Expenses 346.58	2200-000			13,895.54
08/09/10	001001	Discover Bank/DFS Services LLC POB 3025 New Albany Ohio 43054		7100-000		4,019.78	9,875.76
08/09/10	001002	FIA Card Services, N. A. Attn: Mr. M-BK 1000 Samoset Drive DE5-023-03-03 Newark, DE 19713	(2-1) 7394	7100-000		5,553.91	4,321.85
08/09/10	001003	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE BANK USA NA POB 35480 NEWARK NJ 07193-5480	(3-2) AMENDING CLAIM TO UPDATE BALANCE INFORMATION AND ADD DOCUMENTATION	7100-000		4,321.85	0.00

Page Subtotals 17,219.96 17,219.96

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 5
Exhibit 9

Case No: 05-49592 -KW
Case Name: OLENICK, EVELYN M.

Trustee Name: MARK A. BEATRICE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1821 CHECKING NONINTEREST

Taxpayer ID No: *****9249
For Period Ending: 10/12/10

Blanket Bond (per case limit): \$ 1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					17,219.96	17,219.96	0.00
Less: Bank Transfers/CD's					<u>17,219.96</u>	<u>0.00</u>	
Subtotal					0.00	17,219.96	
Less: Payments to Debtors						<u>0.00</u>	
Net					0.00	17,219.96	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
MONEY MARKET - INTEREST ACCOUNTS - *****0861					22,278.39	5,058.43	0.00
CHECKING NONINTEREST ACCOUNTS - *****1821					0.00	17,219.96	0.00
					<u>22,278.39</u>	<u>22,278.39</u>	<u>0.00</u>
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00